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Case 07-01171 Doc 1 (Official Form 1) (10/06)	Filed 01/23/07 Document			9 Desc Main
	es Bankruptcy Co District of Illinoi	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle <b>Johnson, Ulysses</b>	e):	Name of Joint Debt	or (Spouse) (Last, First,	Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			ed by the Joint Debtor in aiden, and trade names):	•
Last four digits of Soc. Sec. No./Complete EIN or other than one, state all): <b>6992</b>	r Tax I.D. No. (if more	Last four digits of S than one, state all):	oc. Sec. No./Complete E	EIN or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State & Z 8229 South Elizabeth Street	Zip Code):	Street Address of Jo	oint Debtor (No. & Street	t, City, State & Zip Code):
Chicago, IL	ZIPCODE <b>60620-3955</b>			ZIPCODE
County of Residence or of the Principal Place of Busine Cook	ess:	County of Residence	e or of the Principal Plac	re of Business:
Mailing Address of Debtor (if different from street add	ress)	Mailing Address of	Joint Debtor (if different	t from street address):
Z	ZIPCODE			ZIPCODE
Location of Principal Assets of Business Debtor (if diff	Perent from street address abo	ove):		
				ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ✓ Tax-Exempt (Check box, if a ☐ Debtor is a tax-exemptor Title 26 of the United S Internal Revenue Code)  Filing Fee (Check one box)		the Petition is Filed (Check one box.)  The Pe		
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to in attach signed application for the court's consideration is unable to pay fee except in installments. Rule 1000 3A.</li> <li>☐ Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration</li> <li>✓ Statistical/Administrative Information</li> <li>✓ Debtor estimates that funds will be available for dist</li> </ul>	Debtor is not a sr Check if: Debtor's aggrega affiliates are less Check all applicabl A plan is being fi Acceptances of th creditors, in acco	te noncontingent liquidat than \$2 million.  e boxes: led with this petition ne plan were solicited pre rdance with 11 U.S.C. \$  THIS SPA	ted in 11 U.S.C. § 101(51D). efined in 11 U.S.C. § 101(51D).  ted debts owed to non-insiders or epetition from one or more classes of 1126(b).  ACE IS FOR COURT USE ONLY	
49 99 199 999 5,000 1  ✓ □ □ □ □ □  Estimated Assets □ \$0 to □ \$10,000 to ✓ \$10		1- 50,001- 0 0 100,000 10	Over 0,000 han	

\$100 million

 $\square$  More than

Estimated Liabilities \$0 to

\$100,000

\$100,000 to

\$1 million

□ \$1 million

\$100 million

□ \$50,000 to

of the petition.

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**FORM B1**, Page 3

(This page must be completed and filed in every case)

Name of Debtor(s):

Johnson, Ulysses

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ulysses Johnson

Signature of Debtor

**Ulysses Johnson** 

Χ \_\_\_\_

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 23, 2007

Dau

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#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

#### Signature of Attorney

#### X /s/ Timothy K. Liou

Signature of Attorney for Debtor(s)

#### Timothy K. Liou 06229724

Printed Name of Attorney for Debtor(s)

#### Law Office Of Timothy K. Liou

Firm Name

#### Suite 361, 575 West Madison Street

Addres

Chicago, IL 60661-2614

#### (312) 474-7000

Telephone Number

#### January 23, 2007

Date

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Χ

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Case 07-01171 Doc 1 Filed 01/23/07 Official Form 1, Exhibit D (10/06)

## Entered 01/23/07 17:47:29 Desc Main Document Page 4 of 29 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Johnson, Ulysses	Chapter 13
Debtor(s)  EXHIBIT D - INDIVIDUAL DEBTOR'S STATE  WITH CREDIT COUNSELING RE	
Warning: You must be able to check truthfully one of the five statements re do so, you are not eligible to file a bankruptcy case, and the court can dismi whatever filing fee you paid, and your creditors will be able to resume colle and you file another bankruptcy case later, you may be required to pay a so to stop creditors collection activities.	garding credit counseling listed below. If you cannot ss any case you do file. If that happens, you will lose ction activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each sp one of the five statements below and attach any documents as directed.	ouse must complete and file a separate Exhibit D. Check
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received the United States trustee or bankruptcy administrator that outlined the opportune performing a related budget analysis, and I have a certificate from the agency descertificate and a copy of any debt repayment plan developed through the agence.	ities for available credit counseling and assisted me in cribing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received the United States trustee or bankruptcy administrator that outlined the opportune performing a related budget analysis, but I do not have a certificate from the agency of a certificate from the agency describing the services provided to you are the agency no later than 15 days after your bankruptcy case is filed.	nities for available credit counseling and assisted me in acy describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved agen days from the time I made my request, and the following exigent circumstance requirement so I can file my bankruptcy case now. [Must be accompanied by a mo circumstances here.]	ces merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it will send y obtain the credit counseling briefing within the first 30 days after you file your the agency that provided the briefing, together with a copy of any debt may extension of the 30-day deadline can be granted only for cause and is limited to be filed within the 30-day period. Failure to fulfill these requirements may satisfied with your reasons for filing your bankruptcy case without first recitismissed.	r bankruptcy case and promptly file a certificate from anagement plan developed through the agency. Any o a maximum of 15 days. A motion for extension must y result in dismissal of your case. If the court is not
4. I am not required to receive a credit counseling briefing because of: [Checa motion for determination by the court.]	ck the applicable statement.] [Must be accompanied by
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of n of realizing and making rational decisions with respect to financial respo	• •
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to participate in a credit counseling briefing in person, by telephone, or through the Active military duty in a military combat zone.</li> </ul>	
5. The United States trustee or bankruptcy administrator has determined that does not apply in this district.	the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is true and	correct.
Signature of Debtor: /s/ Ulysses Johnson	
Date: January 23, 2007	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

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Document Page 5 of 29

ited	States	Ban	krupt	cy (	Court
Nor	thorn	Dietr	ict of	TIIi	noic

I	NRE:	Case No	
Jo	ohnson, Ulysses	Chapter <b>13</b>	
	Debtor(s)		
	DISCLOSURE OF COMPENS	SATION OF ATTORNEY FOR DEBTOR	
1.		that I am the attorney for the above-named debtor(s) and that compensation paid to me with paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation	
	For legal services, I have agreed to accept	\$\$,000.	00
	Prior to the filing of this statement I have received	\$\$ 1,930.0	00
	Balance Due	\$\$	00
2.	The source of the compensation paid to me was: Debtor Othe	r (specify):	
3.	The source of compensation to be paid to me is: Debtor Othe	r (specify):	
4.	I have not agreed to share the above-disclosed compensation with a	any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a per- together with a list of the names of the people sharing in the compe	rson or persons who are not members or associates of my law firm. A copy of the agreementation, is attached.	nt,
5.	In return for the above-disclosed fee, I have agreed to render legal service	re for all aspects of the bankruptcy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to</li> <li>b. Preparation and filing of any petition, schedules, statement of affair</li> <li>c. Representation of the debtor at the meeting of creditors and confirm</li> <li>d. Representation of the debtor in adversary proceedings and other confirm</li> <li>e. [Other provisions as needed]</li> <li>Services as provided in attached Attorney Fee Agree</li> </ul>	rs and plan which may be required; nation hearing, and any adjourned hearings thereof; ntested bankruptey matters;	
6.	By agreement with the debtor(s), the above disclosed fee does not include Representation pursuant to Sec. 523 shall be billed at		
		CERTIFICATION angement for payment to me for representation of the debtor(s) in this bankruptcy	
	proceeding.		
	January 23, 2007 /s/ Timot	hy K. Liou Signature of Attorney	-

Law Office Of Timothy K. Liou

Name of Law Firm

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# Case 07-01171 Doc 1 Filed 01/23/07 Entered 01/23/07 17:47:29 Desc Main Document Page 6 of 29 UNITED STATES BANKRUPTCY COURT

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Johnson, Ulysses	X /s/ Ulysses Johnson	1/23/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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Johnson, Ulysses 8229 South Elizabeth Street Chicago, IL 60620-3955 Document Hfc Customer Service Box 1547 Chesapeake, VA 23320

Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614 Lvnv Funding Llc Box 10497 Greenville, SC 29603

American General Finance Suite 2600 20 North Clark Street Chicago, IL 60602-5106 MBNA America Box 15027 Wilmington, DE 19850

Associated Credit Services, Inc 105B South Street Box 9100 Hopkinton, MA 01748 Mortgage Center 20300 Civic Center Drive Suite 403 Southfield, MI 48076

Baker, Miller Markoff & Krasny, LLC 29 North Wacker Drive 5th Fl. Chicago, IL 60606 Oxford Management Services CS 9018 Melville, NY 11747

Best Source Credit P.O Box 430568 Pontiac, MI 48343 Riezman & Blitz Seventh Floor 7700 Bonhomme Avenue Saint Louis, MO 63105

Central Credit Services, Inc. Box 15118 Jacksonville, FL 32239 Sears Card Box 182149 Columbus, OH 43218

Chrysler Financial Corp. Suite 500 901 Warrenville Road Lisle, IL 60532 Wells Fargo Box 250 Essington, PA 19029

Citi Cards Box 6401 The Lakes, NV 88901

Discover Card Greenwood Trust Company Box 6011 Dover, DE 19903-6011

Case 07-01171 Doc 1 Official Form 6 - Summary (10/06)

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Document Page 9 of 29 United States Bankrupcty Court

**Northern District of Illinois** 

IN RE:		Case No.
Johnson, Ulysses		Chapter 13
-	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	\$ 190,000.00		
B - Personal Property	Yes	2	\$ 51,703.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 138,696.85	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 29,307.20	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 3,465.05
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,535.00
	TOTAL	14	\$ 241,703.00	\$ 168,004.05	

Case 07-01171 Doc 1 Official Form 6 - Statistical Summary (10/06)

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Page 10 of 29 Document **United States Bankrupcty Court** 

**Northern District of Illinois** 

IN RE:		Case No
Johnson, Ulysses		Chapter 13
<u> </u>	Debtor(s)	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 3,465.05
Average Expenses (from Schedule J, Line 18)	\$ 1,535.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 4,360.78

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 29,307.20
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 29,307.20

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		Document	Page 11 of 29	

IN RE Johnson, Ulysses

Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtor's primary residence commonly known as 8229 South Elizabeth Street, Chicago, IL 60620-3955			190,000.00	132,584.92

TOTAL 190,000.00

(Report also on Summary of Schedules)

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IN RE Johnson, Ulysses

Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

\_ Case No. \_

**Continuation Sheet - Page 1 of 1** 

Chapter 7 Liquidation Analysis/ Equity Analysis

Value of primary residence = \$190,000.00

Minus:

Mortgage on primary residence = \$132,584.92 Arrears on mortgage loan = \$1,680.00 Homestead exemption = \$15,000.00

Costs of sale at 10% of sale price (includes customary selling broker's commission, real estate tax prorations, title insurance, survey, and the like) = \$19,000.00

Net to unsecured creditors in liquidation = \$21,735.08

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Case No.

IN RE Johnson, Ulysses

Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash on hand.  Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking account held by Citibank Savings account held by Citibank		1,000.00 3.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension fund held by Cook County		30,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		(20) EE savings bonds		1,000.00
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
	NII E D. DEDCONAL DDODEDTV				

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Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Dodge Ram Van with 30k miles 2002 Honda Civic with 43k miles		8,720.00 10,280.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			ТОТ		51,703.00

**0** continuation sheets attached

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#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$125,000.

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11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

SCHEDULE A - REAL PROPERTY           Debtor's primary residence commonly known as 8229 South Elizabeth Street, Chicago, IL 60620-3955         735 ILCS 5/12-901         15,000.00         190,000.           SCHEDULE B - PERSONAL PROPERTY         Checking account held by Citibank         735 ILCS 5/12-1001(b)         1,000.00         1,000.           Savings account held by Citibank         735 ILCS 5/12-1001(b)         3.00         3.           Miscellaneous depreciated household goods and furnishings         735 ILCS 5/12-1001(b)         500.00         500.           Necessary wearing apparel and shoes         735 ILCS 5/12-1001(a)         200.00         200.           Pension fund held by Cook County         735 ILCS 5/12-1006         30,000.00         30,000.	DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Debtor's primary residence commonly known as 8229 South Elizabeth Street, Chicago, IL 60620-3955  SCHEDULE B - PERSONAL PROPERTY Checking account held by Citibank Savings account held by Citibank Miscellaneous depreciated household goods and furnishings Necessary wearing apparel and shoes Pension fund held by Cook County  735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(a) 735 ILCS 5/12-1006  15,000.00 190,000. 190,000	SCHEDULE A - REAL PROPERTY			EXEMPTIONS
Checking account held by Citibank         735 ILCS 5/12-1001(b)         1,000.00         1,000.00           Savings account held by Citibank         735 ILCS 5/12-1001(b)         3.00         3.           Miscellaneous depreciated household goods and furnishings         735 ILCS 5/12-1001(b)         500.00         500.           Necessary wearing apparel and shoes         735 ILCS 5/12-1001(a)         200.00         200.           Pension fund held by Cook County         735 ILCS 5/12-1006         30,000.00         30,000.00	Debtor's primary residence commonly known as 8229 South Elizabeth Street,	735 ILCS 5/12-901	15,000.00	190,000.00
Savings account held by Citibank         735 ILCS 5/12-1001(b)         3.00         3.           Miscellaneous depreciated household goods and furnishings         735 ILCS 5/12-1001(b)         500.00         500.00           Necessary wearing apparel and shoes         735 ILCS 5/12-1001(a)         200.00         200.           Pension fund held by Cook County         735 ILCS 5/12-1006         30,000.00         30,000.00	SCHEDULE B - PERSONAL PROPERTY			
Miscellaneous depreciated household goods and furnishings735 ILCS 5/12-1001(b)500.00Necessary wearing apparel and shoes Pension fund held by Cook County735 ILCS 5/12-1001(a)200.00200.200.0030,000.0030,000.00	Checking account held by Citibank	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
goods and furnishings  Necessary wearing apparel and shoes Pension fund held by Cook County  735 ILCS 5/12-1001(a) 735 ILCS 5/12-1006  200.00 200. 30,000.00	Savings account held by Citibank	735 ILCS 5/12-1001(b)	3.00	3.00
Pension fund held by Cook County 735 ILCS 5/12-1006 30,000.00 30,000.		735 ILCS 5/12-1001(b)	500.00	500.00
	Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
2002 Honda Civic with 43k miles 735 ILCS 5/12-1001(c) 2,400.00 10,280.	Pension fund held by Cook County	735 ILCS 5/12-1006	30,000.00	30,000.00
	2002 Honda Civic with 43k miles	735 ILCS 5/12-1001(c)	2,400.00	10,280.00

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#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0000056910			Title to 2002 Honda Civic; contractual monthly payment was \$330.00				1,502.67	
P.O Box 430568 Pontiac, MI 48343								
ACCOUNT NO. 1002742072			VALUE \$ 10,280.00 Title to 2002 Dodge Ram Van;	┝			4,609.26	
ACCOUNT NO. 1002712873  Chrysler Financial Corp.	-		contractual monthly payment was				4,003.20	
Suite 500 901 Warrenville Road Lisle, IL 60532			\$328.00					
			VALUE \$ <b>8,720.00</b>					
ACCOUNT NO.			Assignee or other notification for:					
Riezman & Blitz Seventh Floor 7700 Bonhomme Avenue Saint Louis, MO 63105			Chrysler Financial Corp.					
,			VALUE \$					
ACCOUNT NO. 433-56910	Х		Debtor's primary residence commonly				132,584.92	
Mortgage Center 20300 Civic Center Drive Suite 403 Southfield, MI 48076			known as 8229 South Elizabeth Street, Chicago, IL 60620-3955					
			VALUE \$ 190,000.00					
ocntinuation sheets attached			(Total of th		tota		\$ 138,696.85	\$
		J)	Use only on last page of the completed Schedule D. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	stica	n al	\$ <b>138,696.85</b>	\$

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). \* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment. • continuation sheets attached

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holdi	ng	unse	cured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>14372876</b>			Charge		П		
American General Finance Suite 2600 20 North Clark Street Chicago, IL 60602-5106							1,500.00
ACCOUNT NO. <b>6011-0072-2700-4594</b>			Charge	П	П		
Discover Card Greenwood Trust Company Box 6011 Dover, DE 19903-6011							7,694.39
ACCOUNT NO. <b>41223100303088</b>			Personal Loan			П	,
Hfc Customer Service Box 1547 Chesapeake, VA 23320							4,607.86
ACCOUNT NO. <b>74973956764954</b>			Personal Loan	П	П	П	,
MBNA America Box 15027 Wilmington, DE 19850							12,430.39
			<u> </u>	Sub	tota	al	
1 continuation sheets attached			(Total of th	_	-	t	\$ 26,232.64
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n al	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5121-0718-8616-8594</b>			Charge			$\dashv$	
Sears Card Box 182149 Columbus, OH 43218	_						2,142.00
ACCOUNT NO. 84231464			Charge			$\neg$	
Wells Fargo Box 250 Essington, PA 19029							932.56
ACCOUNT NO.	-						932.30
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.	_						
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	)	\$ 3,074.56
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Simmary of Certain Liabilities and Relate	also atis	tica	n d	\$ 29,307.20

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

	DESCRIPTION OF GOVERN CT OF VEH CT AND VEH CT
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Setty Hogan	Mortgage Center
42 Galahad Road	20300 Civic Center Drive Suite 403
owlingbrook, IL 60440-2153	Southfield, MI 48076
arence Hogan	Mortgage Center
42 Gallahad Road	20300 Civic Center Drive Suite 403
owlingbrook, IL 60440-2153	Southfield, MI 48076

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#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Single		RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Paramedic						
Name of Employer	Cermak Hosp						
How long employed	Nineteen Yea						
Address of Employer	2800 South C Chicago, IL 6	alifornia Avenue 0608-5107					
INCOME: (Estima	ate of average o	r projected monthly income at time case filed)			DEBTOR		SPOUSE
		lary, and commissions (prorate if not paid month	ılv)	\$	4,957.27		
2. Estimated month		iary, and commissions (proface if not paid mond.	1137	\$	•	\$	
3. SUBTOTAL	,			\$	4,957.27		
4. LESS PAYROL	L DEDUCTION	JS		Ψ —		<u> </u>	
a. Payroll taxes a				\$	939.77	\$	
b. Insurance				\$	15.90		
c. Union dues				\$	37.70	\$	
d. Other (specify)	See Schedu	le Attached		\$	498.85	\$	
				\$		\$	
5. SUBTOTAL O	F PAYROLL D	DEDUCTIONS		\$	1,492.22	\$	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	3,465.05	\$	
7. Danilan in a anna	C	- f. h		¢.		¢	
8. Income from rea		of business or profession or farm (attach detailed	statement)	<i>₽</i> —		<b>\$</b>	
9. Interest and divid				\$ — \$		\$ ———	
		ort payments payable to the debtor for the debtor	's use or	Ψ		Ψ	
that of dependents				\$		\$	
11. Social Security							
(Specify)				\$		\$	
				\$		\$	
12. Pension or retir				\$		\$	
13. Other monthly i				•		¢	
(Specify)				\$ —		\$ ———	
				\$ —		\$	
				T			
14. SUBTOTAL O	OF LINES 7 TH	IROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	3,465.05	\$	
16 COMRINED	AVERAGE MO	ONTHLY INCOME: (Combine column totals fr	rom line 15.				
		tal reported on line 15)	om mic 13,		\$	3,465.05	
					also on Summary of Sch al Summary of Certain L		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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IN RE Johnson, Ulysses

Debtor(s)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

\_ Case No. \_

**Continuation Sheet - Page 1 of 1** 

 DEBTOR
 SPOUSE

 Other Payroll Deductions:
 282.08

 Pension
 282.08

 457-\$ Pen.
 108.33

 Bonds
 108.33

 Un Srvce Chg
 0.11

\_ Case No. \_\_

IN RE Johnson, Ulysses

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Debtor(s)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate.	te any paymen	ts made biweekly
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	50.00
c. Telephone	\$	75.00
d. Other	\$	
	<u>\$</u>	F0.00
3. Home maintenance (repairs and upkeep) 4. Food	\$	50.00 250.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	ф —	75.00
7. Medical and dental expenses	φ —	70.00
8. Transportation (not including car payments)	\$ ——	175.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ ——	110.00
10. Charitable contributions	\$ —	
11. Insurance (not deducted from wages or included in home mortgage payments)	· —	
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	60.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
10 T + 11 + 1 + 11 10 + 110 + 1 + 11 + 1	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	ø	330.00
a. Auto b. Other	ž —	330.00
b. Other	—	
14. Alimony, maintenance, and support paid to others	—— \$ ——	
15. Payments for support of additional dependents not living at your home	\$ ——	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	<del>*</del>	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	1,535.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this docu	ıment:
None		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,465.05
b. Average monthly expenses from Line 18 above	\$	1,535.00
c. Monthly net income (a. minus b.)	\$	1,930.05

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Debtor(s)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_16 sheets (total shown on

Date: <b>January 23, 2007</b>	Signature: /s/ Ulysses Johnson Ulysses Johnson	Debto
Date:	Signature:	
240.		(Joint Debtor, if any
DECLARATION AND S	IGNATURE OF NON-ATTORNEY BANKRUPTO	CY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or gui	debtor with a copy of this document and the notices delines have been promulgated pursuant to 11 U.S.C given the debtor notice of the maximum amount before the debtor notice of the maximum amount before the debtor notice.	efined in 11 U.S.C. § 110; (2) I prepared this document for and information required under 11 U.S.C. §§ 110(b), 110(h) C. § 110(h) setting a maximum fee for services chargeable by ore preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any,	of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	is not an individual, state the name, title (if any), a	address, and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Prepare	<u>.</u>	Date
Names and Social Security numbers is not an individual:	of all other individuals who prepared or assisted in pro	reparing this document, unless the bankruptcy petition prepared
If more than one person prepared th	s document, attach additional signed sheets conform	ning to the appropriate Official Form for each person.
A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. §		Federal Rules of Bankruptcy Procedure may result in fines or
DECLARATION UN	IDER PENALTY OF PERJURY ON BEHALF	F OF CORPORATION OR PARTNERSHIP
I, the	(the president or oth	ner officer or an authorized agent of the corporation or a
member or an authorized agent of (corporation or partnership) name	f the partnership) of theed as debtor in this case, declare under penalty sheets (total shown on summary page plus a	of perjury that I have read the foregoing summary and $I$ ), and that they are true and correct to the best of my
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor
[An individual signin	g on behalf of a partnership or corporation must	t indicate position or relationship to debtor.]

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### Northern District of Illinois

IN RE:		Case No
Johnson, Ulysses		Chapter 13
	D-14(-)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2006: approx. \$46,550.00; 2005: approx. \$36,500.00; and 2004: approx. \$37,000.00.

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
I. Sui	ts and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
AND Disc	CION OF SUIT CASE NUMBER NATURE OF PROCEEDING Over Bank v. Ulisses Son, 06 M1139310 COURT OR AGENCY AND LOCATION Circuit Court of Cook County, County Department, Chancery Division COURT OR AGENCY AND LOCATION Circuit Court of Cook County, Division
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
6. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gif	its
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
3. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
). Pa	yments related to debt counseling or bankruptcy
	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement

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of this case.

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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#### 18. Nature, location and name of business

**V** 

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>January 23, 2007</b>	Signature /s/ Ulysses Johnson	
	of Debtor	Ulysses Johnson
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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